

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re: §
§
HOEMBERG, MICHAEL EDWIN § Case No. 16-42555 KHS
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/30/2016 . The undersigned trustee was appointed on 08/31/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 15,733.28

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	8.25
Bank service fees	209.03
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 15,516.00

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/27/2016 and the deadline for filing governmental claims was 12/27/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,323.33 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,323.33 , for a total compensation of \$ 2,323.33 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 142.38 , for total expenses of \$ 142.38 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/02/2019 By: /s/RANDALL L. SEAVER, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 16-42555 Judge: KATHLEEN H SANBERG
Case Name: HOEMBERG, MICHAEL EDWIN

Trustee Name: RANDALL L. SEAVER, TRUSTEE

Date Filed (f) or Converted (c): 08/30/16 (f)

341(a) Meeting Date: 10/03/16

For Period Ending: 01/02/19

Claims Bar Date: 12/27/16

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. SINGLE-FAMILY HOME, DEBTOR'S RESIDENCE: HOMESTEAD Debtor Claimed Exemption	260,000.00	0.00		0.00	FA
2. SINGLE-FAMILY HOME, NON-HOMESTEAD REAL PROPERTY L	161,600.00	0.00		0.00	FA
3. SINGLE-FAMILY HOME, NON-HOMESTEAD RENTAL PROPERTY	60,991.00	0.00		0.00	FA
4. WESTGATE RESORTS TIMEHSARE	0.00	0.00		0.00	FA
5. 2012 CHEVY EQUINOX (HAS SOME MINOR DAMAGE) MILEAGE Debtor Claimed Exemption	16,000.00	0.00		0.00	FA
6. HOUSEHOLD GOODS, FURNISHINGS, MAJOR AND MINOR APPL Debtor Claimed Exemption	4,000.00	0.00		0.00	FA
7. ELECTRONICS-TELEVISION, COMPUTER, CELL PHONE Debtor Claimed Exemption	600.00	0.00		0.00	FA
8. BOOKS AND PICTURES Debtor Claimed Exemption	120.00	0.00		0.00	FA
9. GOLF CLUBS Debtor Claimed Exemption	10.00	0.00		0.00	FA
10. CLOTHING Debtor Claimed Exemption	1,000.00	0.00		0.00	FA
11. WEDDING RING AND MISCELLANEOUS JEWELRY Debtor Claimed Exemption	150.00	0.00		0.00	FA
12. 21 YEAR OLD JOHN DEERE LAWNMOWER, SNOWBLOWER, SHOVS	1,000.00	0.00		0.00	FA
13. \$2,200 CHECK AT HOME	2,200.00	2,200.00		2,221.68	FA
14. CASH	1,564.00	1,564.00		1,564.00	FA
15. WINGS FINANCIAL (\$1,452 OF THIS MONEY IS SOCIAL SE	6,486.00	5,034.00		5,034.00	FA
16. WINGS FINANCIAL	21.00	0.00		0.00	FA
17. WINGS FINANCIAL	5.00	0.00		0.00	FA
18. PJ'S VENDING INC. THERE ARE NO BANK ACCOUNTS. BUSI	5,500.00	0.00		0.00	FA
19. MP TRAVEL INC. BUSINESS OWNS CHECKING ACCOUNT AT W	171.45	0.00		0.00	FA
20. ZINZINO BUSINESS. INVENTORY PRODUCT (VALUE:\$600.00	300.00	0.00		0.00	FA
21. PENSION	Unknown	0.00		0.00	FA
22. IRA Debtor Claimed Exemption	60,000.00	0.00		0.00	FA
23. TENANT OWES DEBTOR \$4,000.00 DEBTOR SAYS THIS IS UNCOLLECTIBLE	4,000.00	0.00		0.00	FA

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 16-42555 Judge: KATHLEEN H SANBERG
Case Name: HOEMBERG, MICHAEL EDWIN

Trustee Name: RANDALL L. SEAVER, TRUSTEE
Date Filed (f) or Converted (c): 08/30/16 (f)
341(a) Meeting Date: 10/03/16
Claims Bar Date: 12/27/16

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
24. WHOLE LIFE INSURANCE POLICY THROUGH WORK (FACE VAL Debtor Claimed Exemption	5,045.21	0.00		0.00	FA
25. POSSIBLE AVOIDANCE CLAIM WELLS FARGO WELLS FARGO PREFERENCE	900.00	0.00		0.00	FA
26. BANK OF AMERICA PREFERENTIAL TRANSFER	2,500.00	1,875.00		1,875.00	FA
27. WINGS FINANCIAL SETTLEMENT	741.00	556.00		556.00	FA
28. SYNCHRONY BANK PREFERENCE	1,793.00	1,793.00		1,793.00	FA
29. 2016 MN INCOME AND PROPERTY TAXES (u) \$268.00 INCOME TAX REFUND \$1,732.62 PROPERTY TAX REFUND	0.00	2,000.62		2,000.62	FA
30. 2016 FED TAX REFUND (u)	0.00	688.98		688.98	FA
31. POSSIBLE AVOIDANCE CLAIM TARGET CARD TD BANK USA	600.00	0.00		0.00	FA
32. POSSIBLE AVOIDANCE CLAIM CHASE CARD	600.00	0.00		0.00	FA
33. POSSIBLE AVOIDANCE CLAIM CHASE CARD	600.00	0.00		0.00	FA
34. POSSIBLE AVOIDANCE CLAIM BOA	750.00	0.00		0.00	FA

				Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$599,247.66	\$15,711.60	\$15,733.28	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

THIS WOULD HAVE BEEN A SURPLUS CASE PER ORIGINAL BAR DATE. AFTER LETTER FROM TRUSTEE, FURTHER CLAIMS WERE FILED.

Initial Projected Date of Final Report (TFR): 12/31/17

Current Projected Date of Final Report (TFR): 12/31/18

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Exhibit B

Case No: 16-42555

Trustee Name:

RANDALL L. SEAVER, TRUSTEE

Case Name: HOEMBERG, MICHAEL EDWIN

Bank Name:

Axos Bank

Account Number / CD #:

*****0500 Checking Account

Taxpayer ID No: 36-7684171

For Period Ending: 01/02/19

Blanket Bond (per case limit): \$ 26,510,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/30/18		Trsf In From ASSOCIATED BANK	BALANCE FORWARD INITIAL WIRE TRANSFER IN	9999-000	15,516.00		0.00 15,516.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Exhibit B

Case No: 16-42555

Trustee Name: RANDALL L. SEAVER, TRUSTEE

Case Name: HOEMBERG, MICHAEL EDWIN

Bank Name: ASSOCIATED BANK

Account Number / CD #: *****8524 Checking Account

Taxpayer ID No: 36-7684171

For Period Ending: 01/02/19

Blanket Bond (per case limit): \$ 26,510,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/23/16	15	WINGS FINANCIAL CREDIT UNION 14985 GLAZIER AVE, SUITE 100 APPLE VALLEY, MN 55124-6539	BALANCE FORWARD BANK ACCOUNT	1129-000	5,034.00		0.00 5,034.00
09/23/16	14	WINGS FINANCIAL CREDIT UNION CASHIER'S CHECK 14985 GLAZIER AVENUE, SUITE 100 APPLE VALLEY, MN 55124-6539	CASH ON HAND	1129-000	1,564.00		6,598.00
09/27/16	13	AMERICAN FUNDS WELLS FARGO BANK NA	CHECK HELD BY DEBTOR	1129-000	2,221.68		8,819.68
10/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	8,809.68
11/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		13.10	8,796.58
12/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		12.66	8,783.92
01/09/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		13.06	8,770.86
02/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		13.04	8,757.82
03/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		11.76	8,746.06
04/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		13.00	8,733.06
05/05/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		12.56	8,720.50
05/30/17	100001	INTERNATIONAL SURETIES, LTD SUITE 420, 701 POYDRAS ST NEW ORLEANS, LA 70139	BOND PREMIUM BOND #016018055	2300-000		2.71	8,717.79
06/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		12.96	8,704.83
07/10/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		12.53	8,692.30
08/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		12.92	8,679.38
08/10/17	26	BANK OF AMERICA 1825 E BUCKEYE RD PHOENIX, ARIZONA 85034-4216	PREFERENCE RECOVERY	1141-000	1,075.00		9,754.38
08/10/17	26	BANK OF AMERICA 1825 E BUCKEYE RD PHOENIX, AZ 85034-4216	PREFERENCE RECOVERY	1141-000	800.00		10,554.38
08/15/17	27	WINGS FINANCIAL CREDIT UNION 14985 GLAZIER AVE, SUITE 100 APPLE VALLEY, MN 55124-6539	WINGS FINANCIAL SETTLEMENT	1141-000	556.00		11,110.38
08/29/17	28	SYNCHRONY BANK ATLANTA, GA	PREFERENCE RECOVERY	1141-000	1,793.00		12,903.38
09/08/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		15.28	12,888.10
10/06/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		18.54	12,869.56
11/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		19.13	12,850.43
12/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		18.49	12,831.94
12/27/17	29	MICHAEL HOEMBERG 2520 BROOKDALE LN BROOKLYN PARK, MN 55444	2016 MN INC AND PROP TAX REFUNDS	1224-000	2,000.62		14,832.56
01/04/18	30	MICHAEL HOEMBERG 2520 BROOKDALE LN BROOKLYN PARK, MN 55444	2016 FED TAX REFUND	1224-000	688.98		15,521.54
06/02/18	100002	INTERNATIONAL SURETIES, LTD 701 POYDRAS ST, SUITE 420 NEW ORLEANS, LA 70139	BOND PREMIUM BOND #016018054	2300-000		5.54	15,516.00

Case No: 16-42555
Case Name: HOEMBERG, MICHAEL EDWIN

Trustee Name: RANDALL L. SEAVER, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8524 Checking Account

Taxpayer ID No: 36-7684171
For Period Ending: 01/02/19

Blanket Bond (per case limit): \$ 26,510,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/30/18		Trsf To Bofl Federal Bank	FINAL TRANSFER	9999-000		15,516.00	0.00

Total Of All Accounts	15,516.00
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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: January 02, 2019

Case Number: 16-42555 Claimant's Name Sequence
Debtor Name: HOEMBERG, MICHAEL EDWIN
Claims Bar Date: 12/27/16

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000005 080 7200-00	CHASE BANK USA, NA C/O ROBERTSON ANSCHUTZ & SCHNEID PL 6409 CONGRESS AVE, STE 100 BOCA RATON, FL 33487	Unsecured		\$0.00	\$6,534.15	\$6,534.15
000004 080 7200-00	NORTH PSYCHOLOGY CLINIC PA 6120 EARLE BROWN DRIVE STE 520 MINNEAPOLIS MN 55430-2123	Unsecured	Filed 11/16/18	\$0.00	\$188.45	\$188.45
000001 050 4210-00	RED ROCK FINANCIAL SERVICES 4775 W TECO AVE # 140 LAS VEGAS, NV 89118	Secured	Filed 10/10/16	\$0.00	\$1,916.84	\$1,916.84
000002 070 7100-00	SYNCHRONY BANK C/O PRA RECEIVABLES MANAGEMENT, LLC PO BOX 41021 NORFOLK VA 23541	Unsecured	Filed 12/20/16	\$0.00	\$6,399.13	\$6,399.13
000003 070 7100-00	WELLS FARGO BANK, N.A. WELLS FARGO CARD SERVICES PO BOX 10438, MAC F8235-02F DES MOINES, IA 50306-0438	Unsecured	Filed 12/21/16	\$0.00	\$5,952.40	\$5,952.40
Case Totals:				\$0.00	\$20,990.97	\$20,990.97

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-42555 KHS

Case Name: HOEMBERG, MICHAEL EDWIN

Trustee Name: RANDALL L. SEAVER, TRUSTEE

Balance on hand \$ 15,516.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	RED ROCK FINANCIAL SERVICES	\$ 1,916.84	\$ 1,916.84	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 15,516.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: RANDALL L. SEAVER, TRUSTEE	\$ 2,323.33	\$ 0.00	\$ 2,323.33
Trustee Expenses: RANDALL L. SEAVER, TRUSTEE	\$ 142.38	\$ 0.00	\$ 142.38

Total to be paid for chapter 7 administrative expenses \$ 2,465.71

Remaining Balance \$ 13,050.29

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 12,351.53 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	SYNCHRONY BANK	\$ 6,399.13	\$ 0.00	\$ 6,399.13
000003	WELLS FARGO BANK, N.A.	\$ 5,952.40	\$ 0.00	\$ 5,952.40

Total to be paid to timely general unsecured creditors \$ 12,351.53

Remaining Balance \$ 698.76

Tardily filed claims of general (unsecured) creditors totaling \$ 6,722.60 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 10.4 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000004	NORTH PSYCHOLOGY CLINIC PA	\$ 188.45	\$ 0.00	\$ 19.59
000005	CHASE BANK USA, NA	\$ 6,534.15	\$ 0.00	\$ 679.17

Total to be paid to tardy general unsecured creditors \$ 698.76

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE